

# Financial Hardship Policy Summary



Financial Hardship is generally understood to be a situation where a Residential or Business Customer is unable to discharge their financial obligations in relation to their Trinity Telecom services, but where the Customer reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed.

Trinity Telecom considers financial hardship a state that involves an inability of the Customer to pay bills, rather than an unwillingness to do so.

For this reason Trinity Telecom staff are trained to identify a genuine willingness to pay and good indicators include an established payment history with Trinity Telecom.

When deciding if a Customer is eligible for a Financial Hardship Arrangement, Trinity Telecom may seek evidentiary proof such as:

- A statutory declaration or official written communication from a person familiar with the Customers circumstances (family doctor, clergy, bank officer, etc);
- Evidence of the Customer having consulted with a recognised financial counsellor or a booking to see a financial counsellor ; and/or
- Statement of financial position.

An agreed Financial Arrangement should be sufficient to cover expected future use of the service (as adjusted to ensure the customer's financial position does not worsen over a reasonable period of time). The arrangement should also provide a continued reduction of debt at a reasonable level. Trinity Telecom staff will retain discretion to determine what level of service this includes, but the customer will always maintain access to receive incoming calls and dial emergency services. If the customer considers that other spend control options may be more appropriate than a formal financial hardship arrangement these options are also available.

## How to find out more:

Hardship Inquiries:

Phone: 1300 786 192

Fax: 1300 797 157

Hours of Operation: 8:00am – 8:00pm Monday – Friday / 10:00am – 6:00pm Saturday and Sunday.

Please note that paging is available out of hours with a 24 hour turnaround for response.

Email: [customerservice@trinitytelecom.com.au](mailto:customerservice@trinitytelecom.com.au)

Mail: Financial Hardship Case Manager, Trinity Telecom, PO Box 6153, Point Cook VIC 3030

## Contact a Financial Counsellor

Customers can talk to a phone financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). This number will automatically switch through to the service in the State or Territory closest to you.

To view our full Financial Hardship Policy, please call us (standard call rates apply) or check the policies section of on our website

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### **Customer obligations in maintaining a financial hardship arrangement**

- The Customer must make the agreed payments on the agreed dates and notify Trinity Telecom if they are unable to keep their commitment;
- The Customer must contact Trinity Telecom if their circumstances change favourably or unfavourably during the term of the payment plan arrangement;
- The Customer must act honestly at all times throughout the course of the arrangement.

### **Termination of the arrangement**

In the event that the arrangement is not adhered to and the Customer has not contacted Trinity Telecom, we will take all reasonable steps to contact the Customer or their authorized representative before taking further action and terminating the arrangement. The parties can also terminate the arrangement by mutual agreement where following termination, credit management action may be resumed.

The Customer should also contact a Financial Counsellor. Customers are able to phone a financial counsellor from anywhere in Australia by ringing 1800 306 938 (minimum opening hours are 8:00am to 8:00pm, Monday to Friday). This number automatically switches through to the service in the state or territory closest to you.

Contacting Trinity Telecom for financial hardship enquiries

Phone: 1300 786 192

Fax: 1300 797 157

Email: [customerservice@trinitytelecom.com.au](mailto:customerservice@trinitytelecom.com.au)

Mail: Financial Hardship Case Manager

PO Box 6153, Point Cook VIC 3030.

Hours of Operation: The Financial Hardship Team is ready to assist with all enquires 8:00am to 8:00pm Monday to Friday and 9:00am to 6:00pm, Weekends and Public Holidays. Please note that paging is available out of hours or with a 24 hour turnaround for a response.